(घ) क्या सरकार ग्राहकों की अत्यधिक संख्या को देखते हुए कूरेभार में किसी अन्य राष्ट्रीयकृत बैंक की शाखा खोलने का विचार रखती है, यदि हां, तो तत्संबंधी ब्यौरा क्या है?

वित्त मंत्रालय में राज्य मंत्री (श्री सतपाल महाराज): (क) कूरेभार , जिला सुलतानपुर (उत्तर प्रदेश) स्थित भारतीय स्टेट बैंक की शाखा के छह काउण्टर हैं और उसमें कर्मचारियों की संख्या 15 है जिनमें चार अधिकारी और 11 अन्य वर्गों के स्टाफ है। शाखा का कार्य समय 10 बजे प्रात: से दोपहर 2 बजे तक है।

(ख) से (घ) बैंक ने सूचित किया है कि बैंके की इस शाखा में ग्राहक सेवा की स्थिति संतोषजनक है और इस बारे में किसी प्रकार की कोई शिकायत नहीं मिली। एक अन्य लेखाकार की नियुक्ति करके बैंकिंग लेन-देन निर्धारित अवधि में करते हुए प्रत्येक कार्य में लगने वाले समय में कमी करके और उपलब्ध स्थान पर फर्नीचर और फिटिंग्स लगाकर ग्राहक सेवा में और अधिक सुधार लाने के लिए उपाय किए गए हैं। शाखा का कम्प्यूटरीकरण करने के लिए वैकल्पिक रूप से अधिक बड़े और कार्य के लिए उपयुक्त परिसर की खोज की जा रही है।

Complaint regarding Non-sanctioning of loans by National Bank, Pilibhit, U.P.

703. SHRIMATI MALTI SHARMA:
SHRI RAJNATH SINGH:

Will the Minister of FINANCE be pleased to state:

(a) whether a number of complaints are pending with the Governor of Reserve Bank of India and Finance Minister regarding non-sanctioning of loan to the unemployed youth of Uttar Pradesh by the National Bank, Pilibhit, Uttar Pradesh;

(b) if so, the details thereof;

(c) whether it is a fact that Government have deputed a team to enquire into the whole matter;

(d) whether the applicants are facing problems in getting loan under PMRY schemes;

(e) whether Government have taken any action against the officers of the bank, so that the applicants can get loan easily after completion of all the formalities; and

(f) if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SATPAL MAHARAJ): (a) to (f) Presumably, the Hon'ble Members are referring to the complaints against the Nainital Bank, Pilibhit. The Reserve Bank of India (RBI) has reported that they have received two complaints against the said bank. While one complaint contained, *inter-alia* an allegation of non-sanction of loan for making ready made garments under Prime Minister's Rozgar Yojana (PMRY), the other alleged discrimination in the grant of loan under PMRY in violation of the norms and guidelines of the scheme.

The report by the Inquiry Officer, deputed by the RBI, revealed that in the first case, the proposed project was not considered viable, in the second case, the Nainital Bank has reported to RBI that selection of beneficiaries was being done at District Task Force Committee and the loans were sanctioned/disbursed as per extant rules. RBI have further reported that since the complaints were found without basis, there was no need for any action against the concerned officers of the Nainital Bank, Pilibhit.

Power Granted by RBI to Banks for Recovery of Dues

704. SHRI JOHN F. FERNANDES: Will the Minister of FINANCE be pleased to state:

(a) whether the Reserve Bank have given enough powers to Private and Cooperative Banks to make seizures and attachments of properties to make recovery of dues to the banks;

(b) whether these powers are not given to the Government banks and scheduled banks which acts as hinderance to recover the dues as they have to go recovery tribunals and courts;

(c) if so, the reasons for creating anomaly between the Private banks and Public sector banks which seem to be the main cause of the scams in the Public sector banks; and

(d) whether Government contemplated to have uniform banking regime in the country?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SATPAL